

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION

EUNICE and ROBERT McKINNES,

Plaintiffs,

v.

AMERICAN INTERNATIONAL GROUP, INC.;  
et al.,

Defendants.

CIVIL ACTION NO.  
2:06-cv-00041-MHT

COUNTY OF CHEROKEE

STATE OF GEORGIA

**AFFIDAVIT OF ROBERT S. RITTER**

Robert S. Ritter, under oath, states as follows:

1. My name is Robert S. Ritter. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently to them.

2. I serve as Director of Operations for the State of Alabama and an officer of American General Financial Services, Inc. ("American General"). Attached hereto as Exhibit 1 are true and correct copies of documents reflecting loan transactions between Plaintiffs Robert and Eunice McKinnes and American General, which were created and executed at the time of the loan transactions with Robert and Eunice McKinnes. They have been maintained in the course of American General's regularly conducted business activity since those transactions, and it is the regular practice of American General to maintain such records.



3. Lisa Wood, an individual defendant in this matter, has not been employed by American General since October of 1998.

4. Connie Farmer, an individual defendant in this matter, has not been employed by American General since September of 2002.

**FURTHER AFFIANT SAYETH NOT.**

This the 23rd day of February, 2006.



Robert S. Ritter

SWORN TO AND SUBSCRIBED BEFORE ME, this the 23rd day of February,  
2006.

  
NOTARY PUBLIC

My Commission Expires:

My Commission Expires August 11, 2006

